

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

Gavin N. Stewart, Esq.

Of Counsel to Bonial & Associates, P.C.

401 East Jackson Street, Suite 2340

Tampa, FL 33602

Tel: 813-371-1231/Fax: 813-371-1232

E-mail: gavin@stewartlegalgroup.com

*Attorney for Specialized Loan Servicing LLC as
servicing agent for MEB Loan Trust IV*



Order Filed on August 17, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In re:

Yvette Holmes

aka Yvette Galarza

Debtor.

Chapter 13

Case No. 22-10367-VFP

Hearing Date: July 21, 2022

Judge Vincent F. Papalia

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 17, 2022

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Upon the motion of Specialized Loan Servicing LLC as servicing agent for MEB LOAN TRUST IV (“movant”) under Bankruptcy Code section 362(d) for relief from the automatic stay and section 1301 for relief from the co-debtor stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay and co-debtor stay are vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant’s rights in the following:

X Real property more fully described as:

290 Bergen St., Newark, New Jersey 07103

It is further **ORDERED** that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff’s sale (or purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further **ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Yvette Holmes
Debtor

Case No. 22-10367-VFP
Chapter 7

District/off: 0312-2
Date Rcvd: Aug 17, 2022

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID **Recipient Name and Address**
db Yvette Holmes, 290- 290a Bergen Street, Newark, NJ 07103

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
David Wolff	dwtrustee@verizon.net NJ50@ecfcbis.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Michelle Labayen	on behalf of Debtor Yvette Holmes michelle@labayenlaw.com priscilla@labayenlaw.com;arly@labayenlaw.com
Phillip Andrew Raymond	on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust phillip.raymond@mccalla.com, mccallaeef@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6